

Information to identify the case:

Debtor 1	David M. Christensen	Social Security number or ITIN	xxx-xx-2684
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-11137-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David M. Christensen

5/15/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David M. Christensen
Debtor

Case No. 21-11137-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: May 15, 2025

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID	Recipient Name and Address
db	+ David M. Christensen, 12 Duxbury Rd., Toms River, NJ 08757-6351
r	+ Colette Gioia, RE/MAX Revolution, 1700 Grand Central Ave, Lavallette, NJ 08735-2432
sp	+ Frederic Goetz, 147 Main Street, Hackensack, NJ 07601-7124
r	+ Jennifer Gisis, Keller Williams Realty, 353 N County Line Rd, Jackson, NJ 08527-4426
519112591	Carecentriz c/o REVCO Solutions, PO Box 16379, Columbus, OH 43216-3279
519112588	Fay Servicing, PO Box 8809, Chicago, IL 60680-1009
519112587	+ Ocwen/Fay Servicing, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680-9441
519112599	+ St of NJ Treasurer, NJ State Parole Board, Attn: Fiscal Unit, POB 862, Trenton, NJ 08625-0862

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 15 2025 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 15 2025 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: BankruptcyECFMail@mccalla.com	May 15 2025 21:07:00	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 420 Lexington Avenue, Suite 840, New York, NY 10170
cr	+ Email/Text: RASEBN@raslg.com	May 15 2025 21:06:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
519161761	+ EDI: ATTWIREBK.COM	May 16 2025 00:51:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
519112589	+ EDI: CAPITALONE.COM	May 16 2025 00:51:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519120975	+ EDI: AIS.COM	May 16 2025 00:51:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519112590	+ EDI: CAPITALONE.COM	May 16 2025 00:51:00	Capital One/Boscovs, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519112592	EDI: CITICORP	May 16 2025 00:51:00	Citi/Best Buy, PO Box 6403, Sioux Falls, SD 57117-6403
519112593	+ EDI: CITICORP	May 16 2025 00:51:00	Citi/Sears, Citibank/Centralized Banking, PO Box 790034, St Louis, MO 63179-0034
519165941	EDI: CITICORP	May 16 2025 00:51:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,

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			SD 57108-5027
519112594	EDI: IRS.COM	May 16 2025 00:51:00	IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346
519112586	^ MEBN	May 15 2025 21:01:06	Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiederman Rd, Brooklyn, OF 44144-2338
519112595	+ EDI: CAPITALONE.COM	May 16 2025 00:51:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519112596	EDI: SYNC	May 16 2025 00:51:00	Mavis Tire/Synchrony Car Care, PO Box 960061, Orlando, FL 32896-0061
519121533	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 21:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519112597	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 21:08:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Rein Ste 100, San Diego, CA 92108-3007
519112598	+ Email/Text: clientservices@simonsagency.com	May 15 2025 21:09:00	Simon's Agency, Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026
519113173	^ MEBN	May 15 2025 21:02:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519112600	+ EDI: SYNC	May 16 2025 00:51:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519112601	+ EDI: TDBANKNORTH.COM	May 16 2025 00:51:00	TD Bank NA, 32 Chestnut St, PO Box 1377, Lewiston, ME 04240-7744
519125081	^ MEBN	May 15 2025 21:02:19	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
520124357	+ Email/Text: bkteam@selenefinance.com	May 15 2025 21:07:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
520323189	+ Email/Text: RASEBN@raslg.com	May 15 2025 21:06:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
520124358	+ Email/Text: bkteam@selenefinance.com	May 15 2025 21:07:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association 75019-6295
519186550	^ MEBN	May 15 2025 21:00:31	U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609
519164409	+ EDI: AIS.COM	May 16 2025 00:51:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519112602	EDI: VERIZONCOMB.COM	May 16 2025 00:51:00	Verizon, PO Box 15124, Albany, NY 12212-5124
TOTAL: 28			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Cory Francis Woerner	on behalf of Creditor U.S. Bank Trust National Association cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee for CVI LCF Mortgage Loan Trust I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frances A Tomes	on behalf of Debtor David M. Christensen ftomes@tomeslawfirm.com agreenberg@tomeslawfirm.com;tomesfr92561@notify.bestcase.com;mariaad@tomeslawfirm.com;tasmync@tomeslawfirm.com;bk team@tomeslawfirm.com
Kenneth Borger, Jr	on behalf of Creditor U.S. Bank Trust National Association kborger@raslg.com
Melissa N. Licker	on behalf of Creditor Fay Servicing LLC mlicker@hinshawlaw.com
Sherri R. Dicks	on behalf of Creditor U.S. Bank Trust National Association sdicks@raslg.com shrdlaw@hotmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8